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Delinquency Reporting on the Web (DOW)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cleary et al.
Serial No.: 09/683,660
Filed: January 31, 2002
For: METHODS AND APPARATUS FOR ELECTRONIC REPORTING OF
MORTGAGE DELINQUENCY
Group: 3692
Examiner: Ali, Mohamed Hatem

Durham, North Carolina
April 29, 2009

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Interview Summary

Sir:

On Friday, April 17, 2009, SPE Kambiz Abdi left a voice mail regarding a possible amendment to place the case in order for allowance. On Tuesday, April 21, 2009, an Office proposed amendment to claim 1 was discussed and Wednesday April 29, 2009, it was agreed upon. That amendment is set forth below and applicants agree to its entry by Examiner's amendment. Applicants' attorney has carried the amendment through the remaining claims. A Word copy of the document is going directly to the Examiner and the SPE in case any further changes need to be made. Please call the undersigned if any further issues need to be discussed.

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1. A system for managing and reporting mortgage delinquency information, comprising:

a delinquency information database for receiving, storing and maintaining mortgage delinquency information entries, each mortgage delinquency information entry comprising information identifying and providing relevant details about a delinquent mortgage including information identifying a property for which a mortgage is in a delinquent state and information identifying the nature and status of the delinquency; and

a delinquency information ~~manager-operative server configured~~ to retrieve delinquency information entries from the delinquency information database and store delinquency information entries in the delinquency information database, the delinquency information ~~manager server~~ being accessible to a user computer through a publicly accessible network, the delinquency information ~~manager server~~ presenting one of a number of selectable interfaces upon selection by the user ~~to allow~~ allowing the user to transmit delinquency information from the user computer through the publicly accessible network, the selection of interfaces including a form for creation and transmission of new delinquency information entries, creation of a new delinquency information entry resulting in transmission of an initial report of delinquency of a specified mortgage from a mortgage servicer to a mortgage insurer, and a form for modification of previously submitted delinquency information entries and an interface for identification and uploading of a file containing delinquency information, the delinquency information ~~manager-being-operative server configured~~ to format the delinquency information and store it in the

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delinquency information database in the form of delinquency information entries after the delinquency information is received from the user computer.

2. The system of claim 1 further comprising a mortgage administration server and wherein the delinquency information ~~manager server~~ is operative configured to transmit delinquency information from the delinquency information server to the mortgage administration server upon a command by the user to the delinquency information ~~manager server~~ to transmit the delinquency information.

3. The system of claim 2 wherein the delinquency information ~~manager server~~ transmits the delinquency information to the mortgage administration server by retrieving designated delinquency information entries from the delinquency information database and transmitting them to the mortgage administration server.

4. The system of claim 3 wherein the mortgage administration server hosts a mortgage administration manager operative to receive and process delinquency information entries from the delinquency information manager.

5. The system of claim 4 and also including a mortgage information database for storing delinquency information entries received by the mortgage administration manager.

6. The system of claim 5 wherein each delinquency information entry and each mortgage information entry identifies a servicer who is servicing a mortgage identified by the entry.

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7. The system of claim 6 wherein the delinquency information manager server allows access to delinquency information entries only to authorized users associated with servicers identified in the entries.
8. The system of claim 7 wherein one or more of the interfaces presented to the user by the delinquency information manager are hypertext pages.
9. The system of claim 8 wherein one interface available to a user comprises a list of entry descriptions, each entry description identifying a delinquency information entry previously stored by the user and wherein each entry description includes a hypertext link which can be activated by the user and wherein the delinquency information manager server displays details of the entry identified by the entry description upon activation of the hypertext link.
10. The system of claim 9 wherein the forms for creation and modification of delinquency information are hypertext pages including fields and commands for entry and modification of the information and commands for storing of the information.
11. The system of claim 10 wherein the publicly accessible network is the Internet.
12. The system of claim 11 wherein the delinquency information manager server is operative to periodically compare delinquency information entries in the delinquency information database to corresponding mortgage information entries in the mortgage information database to determine if the corresponding ~~entries~~ mortgage information entries are more current than the delinquency information entries and, if so, to update the delinquency information entries to reflect more current information in the mortgage information entries.
13. A method of mortgage delinquency management, comprising the steps of:

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establishing an account identifying a mortgage servicing entity;
establishing a connection with a user computer through a publicly accessible network;
upon presentation of authentication information associated with the account, allowing access by the user computer to an electronic data storage area and allowing retrieval from the electronic data storage area of previously stored entries identified with the account and storage in the electronic data storage area of new or updated entries identified with the account;

upon commands and selections received from a user through the user computer, presenting one or more interfaces to the user to allow creation, review, modification and storage of delinquency information entries, including information identifying a property for which a mortgage is in a delinquent status and information identifying the nature and status of the delinquency, each delinquency information entry including delinquency information identifying and providing relevant details about a mortgage associated with the servicing entity, creation of a new delinquency information entry resulting in transmission of initial notification of a delinquency to a mortgage insurer, at least one interface allowing identification and upload of a file from the user computer; and

upon receiving one or more delinquency information entries from the user computer and receiving a command to store the delinquency information entries, storing the delinquency information entries in the electronic data storage area.

14. The method of claim 13 wherein the electronic data storage area is a delinquency information database hosted on a delinquency information server.

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15. The method of claim 14 further comprising a step of transferring information in the delinquency information entries from the delinquency information database to a mortgage information database from which the information contained in the delinquency information entries is accessible to users associated with a mortgage insurance provider.

16. The method of claim 15 further comprising a step of updating the information in the mortgage information database in response to commands and data received from users associated with the mortgage insurance provider.

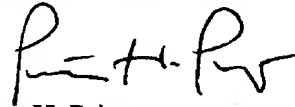
17. The method of claim 16 further comprising a step of periodically comparing the information in the mortgage information database against equivalent information in the delinquency information database and updating the information in the delinquency information database with more current information from the mortgage information database.

18. The method of claim 17 wherein the interfaces are hypertext pages.

19. The method of claim 18 wherein the step of presenting interfaces to the user includes presenting a list of entry descriptions, each entry description identifying a delinquency information entry previously stored by the user and wherein each entry description includes a hypertext link which can be activated by the user and wherein the delinquency information manager displays details of the entry identified by the entry description upon activation of the hypertext link.

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Respectfully submitted,

A handwritten signature in black ink, appearing to read "Peter H. Priest". The signature is stylized with a large, looped "P" and a long, sweeping horizontal stroke.

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